BRITISH ASSURANCE COMPANY,

8, King-street, Cheapside.

Chairman—SYDNEY SMIRKE, Esq., A.R.A.

The rates for both fire and life assurance are as low as can with safety be taken. The premiums for life assurance made payable to suit convenience of the assured. Prospectuses and all particulars may be had at the head office, or of any of the agents.

JOHN REDDISH, Manager.

HEALTHY AND UNHEALTHY LIVES ASSURED.

THE CATHOLIC LAW and GENERAL

LIFE ASSURANCE COMPANY, 6, New Coventry-street, Leicester-square, London; and 18, Rue Trouchet, Paris; incorporated under the 7th and 8th Vict. cap. 110.

This Company assures Diseased as well as Healthy Lives. Lives declined by other offices accepted at equitable rates.

The Board meets every Thursday at 2 o'clock. Prospectuses, proposals, and any information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

UNION ASSURANCE OFFICE (Fire,

Life, Annuities), Cornhill and Baker-street, London; College-green, Dublin; and Gronenger-street, Hamburg. Instituted A.D. 1714.

LIFE.—Reduced rates for young and middle ages, with the guarantee of a Company in existence for nearly 150 years.

The last BONUS (1848) gave additions to policies varying from 25 to 70 per cent. on the previous seven years' premiums.

Lower rates without profits.

Two-thirds only of the premium may be paid until death.

Increasing and increasing rates of premium, and half-yearly or quarterly.

Loans granted. Medical fees allowed.

FIRE INSURANCES at the usual rates, and profits returned on policies taken out for seven years by prompt payment.

March 7, 1851. THOMAS LEWIS, Secretary.

FAMILY ENDOWMENT LIFE

ASSURANCE AND ANNUITY SOCIETY,
12, Chatham-place, Blackfriars, London, and at Calcutta.
CAPITAL, 500,000*l.*

DIRECTORS.

William Butterworth Bayley, Esq., Chairman.
John Fuller, Esq., Deputy-Chairman.

Lewis Burroughes, Esq.	Edward Lee, Esq.
Robert Bruce Chichester, Esq.	Colonel Crawley.
Major Henderson.	Major Turner.
C. H. Latouche, Esq.	Joshua Walker, Esq.

Thirty per cent. Bonus was added to the Society's Policies on the profit scale in 1846. The next valuation will be in January, 1856.

Loans are granted on mortgage and on security of Life Interests and Reversions.

INDIA BRANCH.

The Society has extensive Indian business, and grants Policies of Insurance, Deferred Annuities, and Endowments, in Calcutta, Madras, and Bombay, to members of the Civil and Military Services, and others. Parties sailing at the Office will be furnished with full particulars, to which the attention of Parents and Guardians of Youths proceeding to India is especially invited.

JOHN CAZENOVE, Secretary.

THE YORKSHIRE FIRE and LIFE

INSURANCE COMPANY, Established at York, 1824, and empowered by Act of Parliament. Capital 500,000*l.*

TRUSTEES.

Lord Wenlock, Kerrick Park.
G. L. Thompson, Esq., Sheriff-Hutton Park.
Robt. Swann, Esq., York.

BANKERS.—Messrs. Swann, Clough, and Co., York.

ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for life insurance, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100*l.*

Age next birthday.	A MALE. Whole Life Premiums	A FEMALE. Whole Life Premiums	Age next birthday.	A MALE. Whole Life Premiums	A FEMALE. Whole Life Premiums
10	1 7 6	1 8 4	46	3 11 6	4 3 2
11	1 8 3	1 7 0	50	4 1 9	4 13 3
16	1 11 3	1 9 10	51	4 11 6	4 8 6
20	1 14 4	1 11 8	54	5 4 0	4 14 0
23	1 17 0	1 13 9	60	6 6 0	5 19 6
25	1 19	1 15 6	61	7 4 0	6 6 6
*26	2 0 0	1 16 2	64	8 4 0	7 10 6
33	2 9 6	2 9 10	70	10 0 4	9 7 6
36	2 13 6	2 6 4	73	11 16 8	11 2 6
40	2 18 6	2 15 0	75		13 1 8
43	3 4 8	3 17 8	80		15 18 10

* EXAMPLE.—A Gentleman whose age does not exceed 26, may insure 1,000*l.* payable on his decease, for an annual payment of 20*l.* 0*s.*; and a Lady of the same age can secure the same sum for an annual payment of 16*l.* 17*s.* 6*d.*

Prospectuses, with the rates of premium for the intermediate ages, and every information may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES are also effected by this Company on the most moderate terms. AGENTS are WANTED in those Towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to Mr. HENRY DINSDALE 19, Wellington-street Strand Agent for London.

PELICAN LIFE INSURANCE COM-

PANY, Established in 1797, for Granting Assurances on Lives and Survivorships—Offices, 70, Lombard-street, City, and 57, Charing-cross, Westminster.

DIRECTORS.

Matthias Attwood, Esq.	Kirkman D. Hodgson, Esq.
Robert Gurney Barclay, Esq.	Thomas Hodgson, Esq.
William Cotton, Esq., F.R.S.	Henry Lancelot Holland, Esq.
William Davis, Esq.	J. Petty Muspratt, Esq.
Richard Fuller, Esq.	C. Hampden Turner, Esq., F.R.S.
Jas. A. Gordon, M.D., F.R.S.	Matthew Whitting, Esq.

AUDITORS.

Emanuel Goodhart, Esq. John Davis, Esq.
John Haggard, D.C.L.

BONUS.

NOTICE.—FOUR-FIFTHS of the Net Profits realised by the Company from Insurances effected upon the Participating Scale of Premiums allotted, agreeably to the conditions of the Policies, every Seven Years, commencing from the 3rd July, 1848.

The following is a specimen of the Bonuses declared at the first triennial investigation up to the 3rd July, 1851:—

Age when Assured.	Sum Assured.	Premiums Paid. Number.	Amount	Bonus added.	Per centage on Premiums paid
	£.		£. s. d.	£. s. d.	£. s. d.
15	1,000	6	115 0 0	164 11 0	52 6 6
25	1,000	7	273 16 9	387 12 6	44 14 3
35	1,000	4	431 17 8	183 18 0	42 11 8
45	1,000	6	464 0 0	179 6 7	37 8 10

Annual Premium required for the Assurance of £100 for the whole term of life:—

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
10	1 11 0	1 15 0	60	3 18 10	5 0 5
20	1 18 10	1 19 2	80	4 0 0	4 10 7
30	2 0 0	2 10 6	65	6 1 0	6 7 6

ROBERT TUCKER, Secretary.

LOANS ON EQUITABLE TERMS.

LONDON MUTUAL LIFE and GUA-

RANTEE SOCIETY, Head Offices, 63, Moorgate-street, London. Incorporated by Act of Parliament, with a Guarantee Fund of 50,000*l.* Loans granted upon approved personal or other security, in connection with a life assurance, for periods not exceeding three years. Applications addressed to the Secretary, and endorsed "Private," will be regarded as strictly confidential, and meet with attention. Prospectuses, tables of rates, forms of security, guarantee, and every other information, on application at the Society's Offices. By Order,

GEORGE WILSON, Chairman.
JOSEPH TUCKER, Vice-Chairman.
March, 1851. HENRI C. EIFFE, Secretary.

The Directors are ready to receive applications for Agencies from persons of respectability and industrial energy of character.

IMPERIAL LIFE INSURANCE COM-

PANY, 1, OLD BROAD-STREET, LONDON.

CHARLES CAVE, Esq., Chairman.
THOMAS NEWMAN HUNT, Esq., Deputy-Chairman.

A NEW SCALE OF PREMIUMS on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages below 80 years.

PREMIUMS, or any part credit of the profits, are assigned to policies every fifth year, and may be applied to increase the sum insured, to an immediate payment in cash, or to the reduction of all future subsequent premiums.

QUARTERLY payment of premiums on Insurances of Seal and upwards, for the whole term of life, may remain a debt up to the policy to be paid off at convenience; by which means a bond may be insured for the same outlay otherwise required for a deposit.

LOANS.—The Directors will lend sums of 5*l.* and upwards on the security of policies effected with this Company for the whole term of life when they have acquired a saleable value.

ANNUITIES.—Those who effect Insurances with this Company are protected by the large subscribed capital from the risk incurred by members of Mutual Societies.

Insurances without participation in profits may be effected at reduced rates.

SAMUEL INGALL, Actuary.

*** A commission allowed to solicitors who introduce business.

GLOBE INSURANCE, Pall-mall and

Cornhill, London.

DIRECTORS.

EDWARD COLLIS-MIC, Esq., Chairman.
WILLIAM TITE, Esq., F.R.S., Deputy-Chairman.
GEORGE CARR GLYN, Esq., M.P., Treasurer.

Henry Alexander, Esq.	Hood Miller, Esq.
John S. Brownrigg, Esq.	Sheffield Neale, Esq.
Bonham Carter, Esq.	Fowler Newsam, Esq.
Thomas M. Cassells, Esq.	William Phillimore, Esq.
William Frost, Esq.	W. H. C. Plowden, Esq., M.P.
James W. Freshfield, Esq., F.R.S.	Robert Saunders, Esq.
Sir G. L. Gilbert, Bart., F.R.S.	Sir Walter Stirling, Bart.
Robert Hawthorn, Esq.	Wm. Thompson, Esq., Ald. M.P.
John Hodgson, Esq.	Henry J. Wheeler, Esq.
Richard Lambert Jones, Esq.	Josiah Wilson, Esq.
Robert Locke, Esq.,	Benjamin G. Windus, Esq.

Established 1806, for Fire and Life Insurances, and Annuities, and the Purchase of Reversions and Life Contingencies.

Capital, One Million sterling. The whole paid up and invested, and entirely independent of the amount of premiums received.

Insurances may be effected on single lives, on joint lives, and on the contingency of one life surviving another.

Insurances for short or limited periods may be effected at reduced rates and with the least practicable delay.

Insurances on lives, and property in foreign countries are granted on application at the Company's offices, or to their agents at home or abroad.

Fire policies due at Lady-day must be paid on or before the 9th of April.

By order of the Board,
JOHN CHARLES DENHAM, Secretary.

VICTORIA LIFE ASSURANCE

COMPANY, 18, KING WILLIAM-STREET, CITY—Established 1838.

DIRECTORS.

BENJAMIN HAWES, Esq., Chairman.
THOMAS NESBITT Esq., Deputy Chairman.

Charles Baldwin, Esq.	W. K. James, sen., Esq.
John Bernard, Esq.	John Kay, D. Esq.
George Denny, Esq.	John Naylor, Esq.
Bryan Donkin, Esq., F.R.S.	Charles Phillips, Esq.
Aaron Goldsmid, Esq.	Daniel Sutton, Esq.
Sidney Gurney, Esq.	C. B. Bell Ingham Weekes, Esq.

Assurers in this Company have the guarantee of an ample subscribed capital, and careful and economical management. The success of the Society is manifested from the fact that, since its establishment more than 2,900 Policies have been issued, assuring over 1,300,000*l.*, while its assets stand at 185,000*l.* and upwards, with an income of 90,000*l.* a-year, steadily increasing.

CREDIT OF ONE-THIRD OF THE PREMIUMS TILL DEATH.—When an assurance is taken out for the whole term of life, one-third of the annual premiums may remain on hand till death.

CREDIT OF HALF THE PREMIUMS FOR FIVE YEARS.—When an assurance is effected for the whole term of life, one-half of the annual premiums may remain on credit for five years at 5 per cent per annum interest, to be paid off at the expiration of the five years, or to remain as a charge upon the policy, as may be agreed upon.

PROFITS.—BONUS.—Four-fifths, or 80 per cent., of the entire profits of the Company are appropriated every seven years to parties who have been assured on the profit scale for three clear years; the bonus may be applied either in addition to the sum assured or in reduction of the future premiums.

LOANS.—Assurers are free to assurers on assignable property or income, and also on the guarantee of most undoubted personal sureties.

WILLIAM RATRAY, Actuary and Secretary.

PATRONAGE RECENTLY GRANTED BY
HER MOST GRACIOUS MAJESTY THE QUEEN,
AND
FIELD MARSHAL
HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., &c.

THE ROYAL NAVAL, MILITARY,

AND EAST INDIA
LIFE and FIRE SOCIETY.
Established A.D. 1837.
FOR GENERAL ASSURANCE ON LIVES.
13, Waterloo-place, London.

DIRECTORS.

Colonel Sir Frederic Smith, K.H., F.R.S., R.E., Chairman.
James Frederick Nugent Duvell, Esq., Deputy-Chairman.

Admiral the Right Hon. Sir G. Cockburn, G.C.B.	Major-Gen. Arnold, K.H., R.C.
Major-Gen. Sir J. Cockburn, Bt. G.C.H.	Archibald Hair, Esq., M.D.
General Sir Thomas Bradford G.C.B., G.C.H.	Captain William Lancey, R.E.
Lt.-Gen. Sir J. Gardiner, K.C.B.	Wm. Chard, Esq., Navy Agent.
Major-General Sir Wm. D. Hon. C.B., K.S.	Wilbraham Taylor, Esq.
Capt. Sir Geo. Back, R.N., F.R.S.	Major-Gen. Sir John Rich, K.C.B.
Major-Gen. Taylor, C.B., F.C.S.	Major F.R.S. Gladwin, C.B., K.L., R.N.
Major-Gen. Edm. Wynyard, C.B.	Major-Gen. Sir G. Pollock, G.C.B.
	Captain William Chappell, R.N.
	Captain Michael Quin, R.N.
	Major-Gen. Sir Dudley St. Leger Hill, K.C.B.

BANKERS.—Messrs. Coutts and Co., 59, Strand.

PHYSICIAN.—Sir Charles Fergusson Forbes, M.D., K.C.H., F.L.S.

COUNSEL.—J. Measure, Esq., 4, Serle-street, Lincoln's-Inn-Fields.

SOLICITOR.—Stephen Garrard, Esq., 13, Suffolk-street, Pall-Mall East.

ACTUARY.—John Finlaison, Esq., the Government Calculator, and President of the Institute of Actuaries.

Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.

The Rates of Premiums are constructed upon Sound Principles with reference to every Colony, and, by payment of a moderate addition to the Home Premium, in case of increase of risk, persons assured in this office may change from one climate to another, without forfeiting their Policies.

Four-Fifths of the Profits are divided among the Assured.

JOSEPH CARTWRIGHT BRETTELL, Secretary.

METROPOLITAN and PROVINCIAL

JOINT STOCK BREWERY COMPANY (Registered provisionally pursuant to 7 & 8 Vict. cap. 110). The object of this Company is to supply the public with genuine Ale and Porter at reduced prices. Prospectuses, with form of application for shares, and every information, may be obtained at temporary offices, Lisbon chambers, Berners-court, Temple.

CHARLES HENRY EDMONDS, Secretary.

ECCLESIASTICAL HOME AND

ANNUITY ENDOWMENT SOCIETY, 28, Parliament-street. The distinguishing character of this Society is that it is not a charitable institution, but one to enable hundreds of families to provide for their support on the lowest possible annuities by the lowest expenditure of present means. For instance—a person neither this Society and twenty-first may, by payment of 16*l.* annually, insure to his widow an annuity equal to 100*l.* a-year; and a clerical bachelor, by an additional payment of 1*l.* annually to the Building Fund, may secure a respectable residence for his widow at a rental of four guineas per annum.

WYNDHAM HOWTE, Secretary.

INVENTORS' AID ASSOCIATION.—

(Provisionally Registered.) The Capital of the Association to be raised by shares of 2*l.* each.

HENRY BESSEMER, Esquire, Advocate, and Co., Gresham-street.

The INVENTORS' AID ASSOCIATION has been formed for the purpose of affording to Inventors the means of obtaining Letters Patent for their inventions, and giving opportunities for a beneficial disposal of Patent Rights obtained by the aid of the Association.

Applications for the remaining shares to be made accompanied with a reference, to the Secretary, at the offices of the Association, of whom also prospectuses and every information can be obtained.

The Secretary will be happy to call upon any gentleman who may favour him with an interview, to explain the objects and principles of the Association.

The Committee are prepared to appoint Agents in the provinces, on application (with references) being made to the Secretary of the Association.

Office Hours from 10 to 4 o'clock.

WILLIAM M. ROBERTSON, Secretary.

5, Beaufort-buildings, Strand, London.

BRITISH GUARANTEE ASSOCIATION,

—London: 9, Waterloo-place, Edinburgh: 127, Princes-street.

DIRECTORS.

CHAIRMAN—THOMAS QUESTED FINNIS, Esq., Alderman.

John Howell, Esq.	Sir Robert W. Pennington, Bart.
Henry Charles Hilton, Esq.	Frederick Wm. Caldwell, Esq.
Major H. B. Henderson, H.E.I.C.S.	

The Association, by an Act of Parliament, is subject to the annual supervision of the Board of Trade. It gives security for the fidelity of persons in situations of trust, and thereby provides in the simplest form a safe and economical loss among thousands, or no failure to account, in lieu of the uncertain protection afforded by private guarantee.

The Lords Commissioners of her Majesty's Treasury sanction the assurance of the Association to secure the fidelity of officers in every department, who are required to give security to the Crown; and the Directors receive proposals from persons employed in the

Treasury	Inland Revenue
Home Office	Customs
Colonial Office	Woods and Forests
Exchequer	Post Office
Admiralty	Poor Law Commission (except
War Office	from Stamp Duty).
Royal Mint	New County Courts
Ordnance	

Also from Treasurers, Actuaries, or other Officers of the Savings Banks,

Friendly Societies,	The Bonds are certified by John
Law Societies,	Tidd Pratt, Esq., and are ex-
Government private Societies,	empt from Stamp Duty.
Benefit Building Societies.	

Masters in Lunacy, the Joint-Stock Companies Winding-up Act, and all Public and Private Institutions, Borough-reeves, Insurance and Mutual Companies, Banks, Mercantile Houses, and all other situations where security is required.

R. H. STRICKLAND, Secretary.

THE RENT GUARANTEE SOCIETY.

Incorporated under the 7 & 8 Victoria, c. 110.
Capital, 1 million.—No. 3, Charlotte-row, Mansion-house, London.

DIRECTORS.

Charles Hanley, Esq., Russell-row, Cheapside.
W. Sampson Hodgkinson, Esq., 30, Crier Thames-street.
Jas. Rickards, Esq., 120, Piccadilly.
Richard Sutton, Esq., King's Arms-yard, Richmond, Surrey.
Lemuel Brackenbury, Esq., Greenwich, Kent.
C. W. Johnson, Esq., F.R.S., Grey's-inn-square, and Croydon.
Henry John Mansell, Esq., 9, Wimpole-street.
Frederick Topham, Esq., Bishopsgate-street, Without.

ATTORNEYS.

J. Britton, Esq., Jun., Basinghall-street.
W. Richmond, Esq., Great Smith-street, Westminster.
F. A. Paine, Esq., 14, Mitre-street, City.

BANKERS.—The London Joint Stock Bank.

SURVEYORS.

Mr. J. W. Flower, 41, Bread-street.
Mr. Frederick West, 16, Gresham-street.

STOCKBROKERS.

Messrs. Davis and Vizard, 2, Frederick's-place, Old Jewry.

Policies of Assurance are granted by this Society at a moderate charge for collection and guarantee for security to landlords for payment of the amount of their rents on a certain day.

To the Clergy, their tithe rent-charge;
To Trustees, their Trust Income;
To Mortgagees, their Interest; and
To Mortgagors, the Surplus Income from the property.

The Society, by undertaking the collection of rent without guarantee, afford the security of its capital for the immediate and punctual payment of the amounts collected; and will, if required, undertake the entire management of any property.

FREDERICK TWINAM, Resident Director.

LAWRENCE and CO., 55, Parliament-

street, Westminster, and 14, Wellclose-square, London, Manufacturers and Dealers in Zinc, &c.—Furnace, 18*s.*; Chimney shafts, 1*s.* per foot; various sorts of chimney cowls and tops, reformated, 6*d.* per lb.; sheets, 24 per foot; rain pipe, 3 in., 6*d.* per foot; bell tops, 3*d.* per lb. Baths, windows, skylights, drawn bar, &c. &c. to order. Zinc or brass plates supplied or engraved in best manner. Spelter and sheet zinc and nails at lowest market prices.

ZINC, from the VIEILLE MONTAGNE

MINING COMPANY, is the purest known, free from alloy of iron, lead, or sulphur. It is supplied in spelter for brass founders &c., and in sheets for ship sheathing and roofing of all kinds, and nails of all dimensions. It may be had of the following Agents, who have always a large stock in hand:—

London—Messrs. Charles Devaux and Co.; Mr. Charles Jack; Mr. William Kilgrew.
Birmingham—Mr. John Barwell.
Liverpool—Messrs. E. Zwilchenbart and Co.
Manchester—Messrs. Rich, Johnson and Brother.
Leeds—Messrs. J. G. and T. Heaps.
Hull—Messrs. Thomas R. Worley and Co.
Newcastle-upon-Tyne—Mr. Benjamin Plummer.
Bristol—Messrs. Morgan, M'Arthur and Co.
Plymouth—Messrs. Lancaster, Prescott, and Co.
Southampton—Mr. W. J. Lefeuvre.
Peterborough—William P. Stanley.
Ipswich—George Harpham.

Zinc from 9*s.* to 9*s.* 6*d.* per square foot is generally used for roofing, which come at least one-third cheaper than slate coverings; and the ship sheathing, which lasts from five to six years, costs two-thirds cheaper than copper or yellow metal. And if the zinc coverings are made of the Vieille Montagne Zinc, and under the superintendence of Mr. FREDERICK BROWN, the surveyor of the Company (for which no charge whatever is made), a guarantee will be given of its durability.—For further particulars and prices, apply to Mr. H. F. SCHROLL, General Agent for England at the Company's offices, No. 13, Manchester-buildings, Westminster-bridge, London.

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